



Truth-in-Savings Share Certificate Disclosure

Effective Date: April 1, 2013

The rates, fees, and charges applicable to your certificate account at the credit union are provided in the following disclosure information. The Credit Union may offer other rates for these accounts from time to time.

Deposit Amount		12 month		24 month		36 month		48 month	
Minimum	Maximum	Dividend Rate (APR)	APY						
\$1,000.00	\$4,999.99	0.15%	0.15%	0.20%	0.20%	0.30%	0.30%		
\$5,000.00	\$9,999.99	0.20%	0.20%	0.25%	0.25%	0.35%	0.35%	0.65%	0.65%
\$10,000.00	\$19,999.99	0.25%	0.25%	0.45%	0.45%	0.65%	0.65%	0.85%	0.85%
\$20,000.00	\$49,999.99	0.25%	0.25%	0.50%	0.50%	0.70%	0.70%	0.90%	0.90%
\$50,000.00	none	0.30%	0.30%	0.55%	0.55%	0.75%	0.75%	0.95%	0.95%

Common Features

Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
Quarterly	Quarterly	Quarterly	Not Allowed	Not Allowed	Automatic

Rate Information

The Dividend Rate (Annual Percentage Rate or APR) and Annual Percentage Yield (APY) on your accounts are stated in the Rate Schedule. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share Certificates, the Dividend Rate and APY are fixed and will be in effect for the term of the account. The APY is based on an assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

Nature of Dividends

Dividends are paid from current income and available earnings after providing for the required reserves. The Dividend Rates and APYs are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend periods.

Compounding and Crediting

Dividends will be compounded and credited as stated in the Rate Schedule. The Dividend Period for each account is stated in the Rate Schedule. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period.

Balance Information

The minimum balance required to open each account is stated in the Rate Schedule. Dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Dividends

Dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Transaction Limitations

After your account is opened, you may add funds to your account or make withdrawals of dividends from your account only as indicated in the Rate Schedule.

Maturity

Your account will mature within the term or at the maturity date stated on your certificate or renewal notice.

Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date if this is a renewal account.

Amount of Penalty

Our penalties are on earned dividends only and are equal to the lesser of all dividends earned since purchase or 90-days dividends. The penalty is calculated on the amount of early withdrawal. If earned dividends have previously been withdrawn, the penalty will be deducted from the principal balance.

Exceptions to Early Withdrawal Penalties

At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

Renewal Policy

Your account is an automatically renewable account if indicated in the Rate Schedule.

Nontransferable/Nonnegotiable

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

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